

Oxford Churches Debt Centre Newsletter June 2018

It has been a busy three months for OCDC.

In March Debbie Clark joined OCDC as a Trustee to represent Emmanuel Church.

We have now handled 220 client cases since opening in 2014. Of those, 36 have become debt-free through CAP, and we've helped another 45 find their own route out of debt. We are currently working with 41 clients.

Clients can book a home visit by calling 0800 328 0006.



Staff team: Jill, Hannah, John, Edina & Kate

Could you befriend a client?

Could you give a client a lift?

Could you champion a new Life Skills course?

Get in touch - details below.



Verna, with Anne and Jill, receiving her award

OCDC celebrated 4 years of helping lift the people of our city out of unmanageable debt with a birthday barbecue held at St Matthew's Church Grandpont on June 16th.

To coincide with going debt-free the same week, Verna shared about her experience of debt and how working with CAP restored her confidence and helped her make a new start in life.

Verna is one of 7 clients who attended, along with volunteers, staff, trustees and friends of the charity. Many thanks to the volunteers from St Matz for all their help behind the scenes.

What's happened over the last three months?

- CAP Money Courses in Cowley and in St Clement's.
- Kathryn Ford sang and shared her faith at a pizza night, May 25th in The Mish. 28 people came along, including 8 clients.
- Staff attended a CAP conference on 15th March and regional training on 6th June.
- Volunteer training at HBC on April 23rd.

COMING UP

- Church reps meeting Monday 2nd July.
- Client games night 17th Sept.
- CAP Money Course starting 24th Sept.

Going debt-free

Miss G went debt-free this month. She texted:

"I am so happy to share this good news with you. CAP has been a great help for me during this difficult time. Today was the best news I have heard in a long time. Becoming debt-free was the best thing that has happened to me this year. Thank you from the bottom of my heart."

CAP founder John Kirkby awarded CBE

John Kirby is to receive a CBE in the Queen's Birthday Honours. 'I am absolutely bowled over to be receiving such an honour and it just shows what God can do,' said John who intends on accepting the commendation on behalf of everyone who has helped launch and sustain the charity now helping 23,000 people a year. 'I'd like to dedicate this to all our incredible supporters and volunteers, staff and to our clients. I hope it also shows what God can do with one ordinary bloke from Bradford who meets an extraordinary God and says "yes".'



From CAP's latest Client Report ...

8.3 million people in the UK live with problem debt

Average annual client household income £15,109

Average outstanding debt £14,520

It would take an average client 22 years to repay all their debts without an alternative solution.

Of new client households in 2017 29% are single women

23% are single men

28% are lone parents

13% are couples with children

7% are couples without children.